

USDA-RD
Form RD 1910-11
(Rev. 11-98)

Position 3

FORM APPROVED
OMB NO. 0575-0127

UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL DEVELOPMENT
FARM SERVICE AGENCY

APPLICANT CERTIFICATION
FEDERAL COLLECTION POLICIES FOR CONSUMER OR COMMERCIAL DEBTS

The Federal Government is authorized to check credit information about the applicant(s) including using the federal Credit Alert Interactive Voice Response System (CAIVRS) or its successors to check to see if the applicant(s) are delinquent or in default on a Federal debt.

The Federal Government is also authorized by law to take any or all of the following actions in the event your loan payments become delinquent or you default on your loan:

- Report your name and account information to a credit reporting agency, and the Credit Alert Interactive Voice Response System (CAIVRS).
- Assess interest and penalty charges for the period of time that payment is not made.
- Assess charges to cover additional administrative costs incurred by the government to service your account.
- Offset amounts to be paid to you from your Federal income tax refund.
- Offset amounts to be paid to you under other Federal Programs.
- Refer your account to a private collection agency to collect the amount due.
- Forclose on any security you have given for the loan.
- Pursue legal action to collect through the courts.
- Report any written off debt to the Internal Revenue Service as taxable income.
- If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits.
- Debar or suspend you from doing business with the Federal Government either as a participant or principal throughout the executive branch of the Federal Government for the period of debarment or suspension.
- Refer any debt that is 180 days delinquent to the Treasury Offset Program (TOP) in accordance with the Debt Collection Improvement Act of 1996.

Any or all of these actions may be used to recover any debts owed when it is determined to be in the interest of the Government to do so.

CERTIFICATION: I/we have read and I/we understand the actions the Federal Government may take in the event that I/we fail to meet my/our scheduled payments in accordance with the terms and conditions of my/our agreement. I/we understand that the above list is not all inclusive and that the Federal Government may deem additional actions necessary to collect should I/we become delinquent.

_____ (Signature-Individual(s))	_____ (Date)	_____ (Signature-Individual(s))	_____ (Date)
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(SEAL)	_____ (Date)	_____ (Name of Applicant)	
		_____ (Signature of Authorized Entity Official)	
		_____ (Title of Authorized Entity Official)	
ATTEST:			
_____ (Signature of Attesting Official)		_____ (Address)	
_____ (Title of Attesting Official)		_____ (City, State, and Zip Code)	

Public reporting for this collection of information is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Department of Agriculture, Clearance Officer, OIRM, AG Box 7430, Washington, D.C. 20250, and to the Office of Management and Budget, Paperwork Reduction Project, (OMB No. 0575-0127), Washington, D.C. 20503. Please DO NOT RETURN this form to either of these addresses. Forward to Rural Development unit.

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Used by the Rural Development Managers or the Community Development Managers prior to loan closing to explain collection policies that will be taken by Rural Development to recover delinquent or defaulted debts on insured loans. Form RD 1910-11 must be used in all cases involving new loans, transfers and assumptions, and credit sales.

PROCEDURE FOR PREPARATION

: RD Instruction 1951-E, 1955-C, 4274-D and
FSA Transferred Instruction 1910-A

PREPARED BY

: Area and Local Offices.

NUMBER OF COPIES

: Original and one.

SIGNATURES REQUIRED

: Individual borrower(s) will sign under Part A; and all
other borrower(s) will sign under Part B.

DISTRIBUTION OF COPIES

: Original retained in Area Office loan docket or
Local Office case file, and copy retained by applicant(s).